

United States Bankruptcy Court
District of Oregon

In re:
Joe Thomas Biles
Debtor

Case No. 12-64414-tmr
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0979-6

User: jonni
Form ID: NADWA

Page 1 of 2
Total Noticed: 26

Date Rcvd: Mar 14, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2013.

db +Joe Thomas Biles, 3249 18th Ave. SE, Albany, OR 97322-8903
tr +Thomas A Huntsberger, 870 W Centennial, Springfield, OR 97477-2835
smg +Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670,
Salem, OR 97309-5013
smg +US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936
smg +US Attorney General, Department of Justice, 10th & Constitution NW,
Washington, DC 20530-0001
100016169 +Allied Interstate LLC, 3000 Corporate Exchange Dr, Columbus, OH 43231-7684
100016171 +Asset Recovery Group, 4520 SE Belmont #280, Portland, OR 97215-1668
100016173 +Chex Systems, 601 Riverside Ave., Jacksonville, FL 32204-2901
100016176 +Kathy and Dennis Biles, 2001 S. 16th Dr., Ridgefield, WA 98642-9276
100016178 +Navy Federal Credit Union, POB 3700, Merrifield, VA 22119-3700
100016180 +Oregon Community Credit Union, POB 77002, Springfield, OR 97475-0146
100016181 +Oregon Credit Systems, 27600 SW 95th Ave. #100, Wilsonville, OR 97070-8253
100016182 +River Collection & Recovery Service, POB 992, Elk River, MN 55330-0992
100016183 +Shawna Matthews, 0320 SW Lane St, Portland, OR 97239-4384
100016185 +The Bureaus Inc., 1717 Central St., Evanston, IL 60201-1590

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: ORREV.COM Mar 15 2013 02:13:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555
cr +EDI: RECOVERYCORP.COM Mar 15 2013 02:13:00 Recovery Management Systems Corp,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
100016170 +EDI: CBSAAFES.COM Mar 15 2013 02:13:00 Army Air Force Exchange, POB 650410,
Dallas, TX 75265-0410
100016172 +EDI: CAPITALONE.COM Mar 15 2013 02:13:00 Capital One, P.O. Box 30281,
Salt Lake City, UT 84130-0281
100016174 +EDI: HFC.COM Mar 15 2013 02:13:00 HSBC/Yamaha Music, POB 5253,
Carol Stream, IL 60197-5253
100016175 EDI: IRS.COM Mar 15 2013 02:13:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
100016177 +EDI: CBSAAFES.COM Mar 15 2013 02:13:00 Military Star, 3911 S. Walton Walker Blvd.,
Dallas, TX 75236-1509
100016179 +EDI: ORREV.COM Mar 15 2013 02:13:00 ODR Bankruptcy Unit, 955 Center St NE Rm 353,
Salem, OR 97301-2555
100037410 EDI: RECOVERYCORP.COM Mar 15 2013 02:13:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
100016186 EDI: USBANKARS.COM Mar 15 2013 02:13:00 US Bank, POB 5227, Cincinnati, OH 45201
100016187 +EDI: WESTASSET.COM Mar 15 2013 02:13:00 West Asset Management, PO BOX 105723,
Atlanta, GA 30348-5723

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Oregon Community Credit Union, PO Box 77002, Springfield, OR 97475-0146
100016184* +Shawna Matthews, 0320 SW Lane St., Portland, OR 97239-4384

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2013

Signature:



District/off: 0979-6

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2013 at the address(es) listed below:
NONE.

TOTAL: 0

FILED

March 14, 2013

Clerk, U.S. Bankruptcy Court

Below is an order of the Court.


U.S. Bankruptcy Judge

NADWA (3/5/09) jrp

UNITED STATES BANKRUPTCY COURT
District of Oregon

In re
Joe Thomas Biles, xxx-xx-5806
Debtor(s)

) Case No. **12-64414-tmr7**
)
) CHAPTER 7 ORDER RE: DISCHARGE OF
) DEBTOR(S), AND CLOSING "NO ASSET"
) CASE
)

It appearing that on 10/11/12 a bankruptcy petition was filed by the debtor(s); timely complaints filed pursuant to 11 USC §523(a) could be pending and the court could still order that any affected debt is nondischargeable, however no complaint objecting to the debtor's discharge pursuant to 11 USC §727 was timely filed (or such complaint was filed, and after due notice and hearing, was dismissed); the trustee has performed all required administrative duties; and therefore,

IT IS ORDERED that:

1. The debtor(s) shall be granted a discharge under 11 USC §727.
2. Each of the debtor's timely filed reaffirmation agreements that either did not require court approval, or that was approved by court order and was not subsequently either stricken or rescinded, is deemed enforceable (though possibly still subject to rescission to the extent provided by 11 USC §524). The information specified by 11 USC §524(d) was provided to the debtor(s) either as certified by an attorney in the agreement, or by the court on the back of the Notice of Discharge Hearing or at any Discharge Hearing.
3. The trustee is discharged as trustee of the debtor's estate; this case is closed; and the court shall retain jurisdiction over any adversary proceeding pending at the time of closure.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as a debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited. The discharge prohibits any attempt to collect from a debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (If applicable there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.) A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

Page 1 of 2 IMPORTANT: Debtors MUST READ BOTH SIDES of this document!

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts that are Discharged. The Chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged. Some of the common types of debts which are not discharged in a Chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are for domestic support obligations, or debts to a spouse or former spouse for property settlement;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts the bankruptcy court specifically has decided or will decide in this case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Page 2 of 2 IMPORTANT: Debtors MUST READ BOTH SIDES of this document!

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